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<b>UTILITY PATENT APPLICATION TRANSMITTAL</b>  <small>(Only for new nonprovisional applications under 37 CFR 1.53(b))</small>	Attorney Docket No.	26548-0007
	Named Inventor(s)	Brian James Clark William Jeffrey Heng
	Title	Maximization of a Hedged Investment Budget for an Index-Linked Insurance Product
	Express Mail Label No.	EL851688458US
APPLICATION ELEMENTS		ADDRESS TO: Commissioner for Patents Box Patent Application Washington, D.C. 20231
1. <input type="checkbox"/> Fee Transmittal Form <small>(Submit an original, and a duplicate for fee processing)</small> 2. <input type="checkbox"/> Applicant claims small entity status. <small>See 37 CFR 1.27.</small> 3. <input type="checkbox"/> Specification, Claims (34), and Abstract <span style="float: right;">Total Pages 27</span> 4. <input checked="" type="checkbox"/> Drawings <span style="float: right;">Total Sheets 6</span> 5. Oath or Declaration <span style="float: right;">Total Pages</span> a. <input type="checkbox"/> Newly executed (original or copy) b. <input type="checkbox"/> Copy from prior application (37 CFR 1.63(d)) <small>(for continuation/divisional with Box 17 completed)</small> <b>[Note Box 5 Below]</b> (i) <input type="checkbox"/> <b>DELETION OF INVENTOR(S)</b> Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b). 6. <input type="checkbox"/> Incorporation by Reference <small>(usable if Box 5b is checked)</small> The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 5b, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein. 7. <input type="checkbox"/> Application Data Sheet. See 37 CFR 1.76 8. <input type="checkbox"/> CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)		<b>ACCOMPANYING APPLICATION PARTS</b> 9. <input type="checkbox"/> Nucleotide and/or Amino Acid Sequence Submission <small>(if applicable, all necessary)</small> a. <input type="checkbox"/> Computer Readable Form (CRF) b. <input type="checkbox"/> Specification Sequence Listing on: i. <input type="checkbox"/> CD-ROM or CD-R (2 copies); or ii. <input type="checkbox"/> paper c. <input type="checkbox"/> Statement verifying identity of above copies 10. <input type="checkbox"/> Assignment: a. <input type="checkbox"/> Assignment Papers (cover sheet & document(s)) b. <input type="checkbox"/> Assignment is of record in parent application No. 11. <input type="checkbox"/> 37 CFR 3.73(b) Statement <small>(when there is an assignee)</small> <input type="checkbox"/> Power of Attorney by assignee 12. <input type="checkbox"/> English Translation Document <small>(if applicable)</small> 13. <input type="checkbox"/> Information Disclosure Statement (IDS) PTO- 1449 <input type="checkbox"/> Copies of IDS Citations 14. <input type="checkbox"/> Preliminary Amendment 15. <input checked="" type="checkbox"/> Return Receipt Postcard (MPEP 503) <small>(Should be specifically itemized)</small> 16. <input type="checkbox"/> Certified Copy of Priority Document(s) 17. <input checked="" type="checkbox"/> Request and Certification under 35 U.S.C. 122(b)(2)(B)(i). Applicant must attach form PTO/SB/35 or its equivalent. 18. <input type="checkbox"/> Other: Form PTO/5B/35
16. If a <b>CONTINUING APPLICATION</b> , check appropriate box and supply the requisite information and in a preliminary amendment, or in an Application Date Sheet under 37 CFR 1.76: <input type="checkbox"/> Continuation <input type="checkbox"/> Divisional <input type="checkbox"/> Continuation-in-part (CIP) of prior application No. Prior application information: Examiner: Group Art Unit: Recite complete dependency back to first parent application:		
17. CORRESPONDENCE ADDRESS: Michael S. Pavento, Esq. SUTHERLAND ASBILL & BRENNAN LLP 999 Peachtree Street, NE Atlanta, Georgia 30309-3996 By: <u>Michael S. Pavento</u> Reg. No. 42,985 Date: April 30, 2001 Telephone: 404-853-8000 Facsimile: 404-853-8806		

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**NONPUBLICATION REQUEST  
UNDER  
35 U.S.C. 122(b)(2)(B)(i)**

First Named Inventor(s)	Brian James Clark & William Jeffrey Heng
Title	Maximization of a Hedged Investment Budget for an Index-Linked Insurance Product
Atty Docket Number	26548-0007

I hereby certify that the invention disclosed in the attached application **has not and will not be** the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing.

I hereby request that the attached application not be published under 35 U.S.C. 122(b).

4/30/01  
Date

Michael S. Pavento  
Signature

Michael S. Pavento  
Attorney for Applicant

Typed or printed name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**